

WHITTIER

# LOCALE

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MAR 27 1970

Features:  
Mobile Homes Today  
Expo '70





# PIC OF THE PEOPLE

Photo capsules of people and events of interest to this Locale

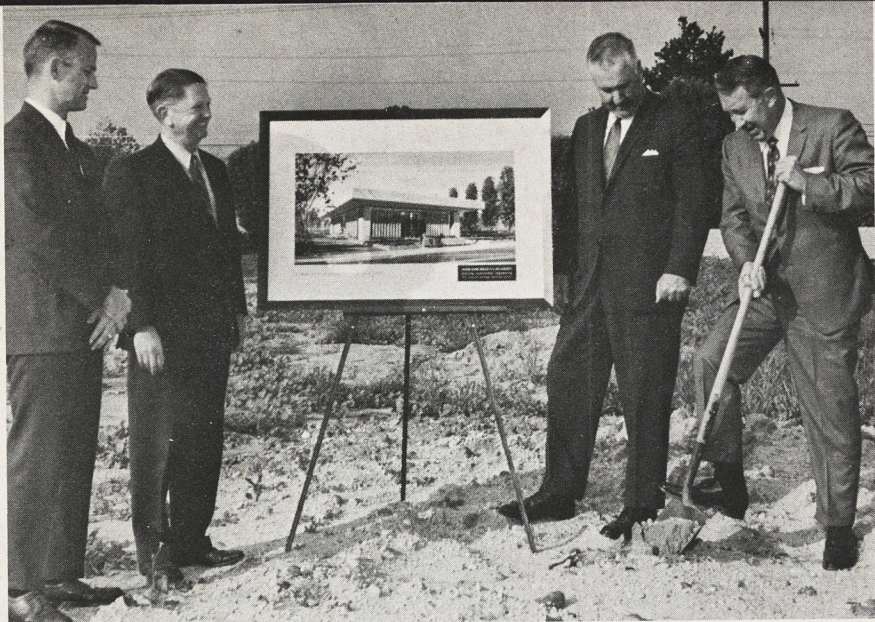


**BUSY SCHEDULE OF ACTIVITIES** as President of the California Savings and Loan League took D. W. Ferguson to the annual Legislative Conference of the United States Savings and Loan League in Washington, D. C., where he is shown with Congressman and Mrs. Chet Holifield. Mr. Ferguson also recently presided over the California League's 3-day Management Conference held in Palm Springs and shortly thereafter addressed the National Association of Business Economists at their Housing Seminar in Los Angeles. He also talked before the Orange County Escrow Assn. in Huntington Beach.

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**GROUNDBREAKING FOR THE EAST WHITTIER OFFICE** of Quaker City Federal took place a few weeks ago and construction is well underway. Handling the honors of turning over the first spadeful of earth is Hubert C. Perry, President of the Whittier Area Chamber of Commerce. Surveying a job well done are Quaker City Federal officials (l to r): J. L. Thomas, Vice President-Secretary; Seth Pickering, Senior Vice President, and D. W. Ferguson, President. The two story building will rise at 15535 E. Whittier Blvd. with completion planned for mid-Summer.



### **A HELPING HAND OF FRIENDSHIP**

from several churches, service clubs and individuals in Whittier is being given to Futuro Del Oro, a community in Tijuana. Lee Blair, Assistant Secretary at Quaker City Federal, is assisting on the project aimed at helping everyone in the community to become literate and to enjoy adequate diets and health services. In addition to the volunteer work of individuals, both the Whittier Host Lions Club and East Whittier Kiwanis Club are contributing financial support.



*Exciting  
New Concepts in*

# MOBILE HOME LIVING

The mobile home has come a long way from its first influx on the scene during and immediately after World War II when America faced an acute housing shortage. The small trailers (as they were then called) were an average 8' wide and 24-30' long with every inch crowded by the bare necessities including a collapsible table and folding chairs to set up for eating. The parks were also minimal in appearance and conveniences.

By the way of contrast, if you visit a mobile home park today you are in for a happy surprise. Architects have designed the parks to make them a welcome and desirable part of the communities in which they are located. Attractive landscaping and spacious lots — an average of 8-9 per acre as versus the older 18-20 per acre — give a gracious and inviting look. These new parks also provide recreation and social activities — many featuring swim-







*Elegance and spaciousness are the keynotes of today's mobile homes. Floor plans, home size and decor are all by choice of the buyer.*

ming pools and club houses for dancing, card games, meetings, etc., shuffleboard and table tennis facilities and even putting greens.

Mobile homes have become an enjoyable, convenient and economic way of life for millions of Americans and all forecasts indicate an increase in mobile home living each year. Statistics from 1967-68 show that approximately 75% of all homes built for under \$12,500 and almost 20% of all homes built in the nation are mobile homes. About one-third of the mobile home and travel trailer populations lives in the 11 Western states. And, as usual, California is one of the

leaders in providing exciting new mobile home parks.

The mobile homes found in these lovely parks rival conventional housing in most ways. The average 60' long mobile home offers all of the comforts and conveniences the modern homeowner wants and expects. Designers have developed a wide variety of floor plans including 1 to 3 bedrooms, raised or sunken living living rooms, 8' ceilings, fireplaces — indeed, browsing through literature or taking a tour of mobile homes is just like selecting a conventional house plan — you can literally tailor your home to your specific needs. And a

*Continued*



*A mobile home kitchen has all of the modern appliances and conveniences of a conventional kitchen with plenty of working space included in a step-saving and compact design.*

*Color, finishes and furnishings throughout the home are selected by the buyers from a wide variety of floor plans and interior decors offered by manufacturers.*



close inspection will reveal high quality standards on both construction and interior finishing. In addition many mobile home manufacturers offer interior decorating services to help you select the furnishing you want in your home.

It is difficult to buy any house today under \$20,000. For under \$8,000 you can buy a 2-bedroom mobile home with all the appliances and furniture included. Then there are the telescoping double wide models for under \$15,000. These have large modern kitchens, living rooms and 2 or 3 bedrooms offering up to 1,200 square feet of space — the equivalent to an average 2-bedroom apartment or a smaller tract home. Interlocking "modules" offer even more space and

flexibility. In fact, some mobile home owners are adding a second floor. And of course, many owners add awnings, walls of various sizes, patios or shrubbery to give an even more conventional home like appearance.

The demand for these low cost homes is evident. Despite inflation more than half of the eligible home buyers in this country earn less than \$8,000 a year and simply cannot afford conventional housing yet want equity in a home of their own. Another economic factor is that of taxes. A mobile home is taxed like an automobile, hence taxes are much lower. However, in defense of this structure it should be pointed out that the average mobile home family is only 2.8 people and an analysis of various





*The owners of this double wide model have added a screened lanai and gracious entryway to make their mobile home even more spacious and attractive. The added foundation and landscaping give a finished setting.*

taxes paid through special licenses, fees and indirectly in the form of rent shows that mobile home owners do pay a proportionate share of taxes and spend more than \$325 a month on the average in local purchases.

Increasingly, mobile homes are the answer to a cross section of Americans: obviously for those whose work requires frequent moves to different areas but also for the retired couple who do not want or need a regular house and yard to maintain; for those who wish a relatively inexpensive second home for weekends or vacations; and for the increasing numbers of people with growing families and limited incomes. This fourth category is perhaps most in need of attention with the current high cost of new con-

struction and shortage of conventional housing. Mass production has enabled the American economy to grow and the existing production methods of mobile home units can well be an answer for immediate, high quality, inexpensive housing.

Already on the scene in some parts of the country, the modular mobile home units — minus wheels — are being used to erect attractive two story town houses for urban renewal in side by side units. If similar projects are undertaken across the country the demand for such modular units (in addition to regular mobile homes which are expected to pass 380,000 this year) will increase by the millions.







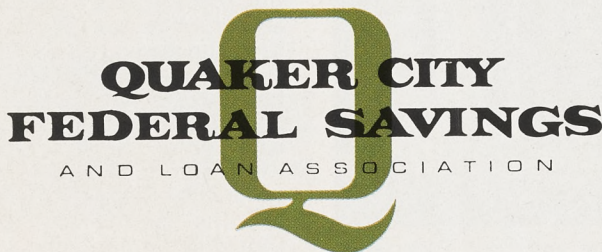
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You can have your pick of savings plans at Quaker City Federal. Regular Passbook Accounts pay 5% per annum, compounded daily, with day-in to day-out interest . . . earn 5.13% per annum when earnings are credited to the account and remain for one year. Bonus Certificate rates vary with the qualifying period you choose—from 6 months to 2 years—and earn from  $\frac{1}{4}\%$  to  $\frac{3}{4}\%$  bonuses paid at the end of the period and thereafter. Definite Term Accounts carry a guaranteed annual rate and are available at 5.75% and 6%. For \$100,000 amounts a rate of  $7\frac{1}{2}\%$  is available.

There is sure to be a savings plan just right for your needs at Quaker City Federal. Just stop by or ask us to mail you our folder explaining the different accounts in detail.

Accounts are insured to \$20,000 by the Federal Savings and Loan Insurance Corporation. And if you open or add to your account on or before the 10th of any month your savings earn from the 1st when held to quarter's end (except  $7\frac{1}{2}\%$  accounts which earn from date of deposit).



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**Remember Whittier When..**

Fifth in a series of photographic tours back through Whittier's past, through courtesy of Orville Espolt.

# EARLY FINANCIAL INSTITUTIONS

Financial institutions play a vital role in the development of any community and, as early as 1887, Whittier had a bank in operation. That year, a building was erected on the south-east corner of Philadelphia and Greenleaf to house the town's first private bank of Tellinghast and Henry. Mr. Henry was the father of Lou Henry Hoover, the wife of President Herbert Hoover. The new little town boomed for several years before a very severe depression caused some newcomers to forfeit their meager investments and some to seek employment else-



*Mutual Building and Loan Association is now Quaker City Federal Savings (circa 1928).*

where resulting in the closing of Whittier's first bank.

The second bank, located on the same corner as the first one, was organized as the Bank of Whittier by Washington Hadley. This bank opened for business on January 2, 1895 with a capital of \$2,445.00 and deposits of \$5,012.75. Then in October of 1900, the First National was organized to succeed the Bank of Whittier with a paid in capital of \$13,250 and deposits of \$66,964.22. In 1913 the Whittier Savings Bank was built on the north east corner of Bright and Philadelphia. It was in the middle 20's when these banks were sold to the Merchants National Bank which soon after sold to the Bank of America.

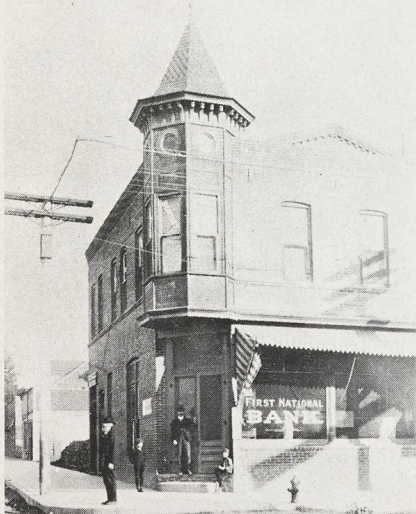
On October 1, 1901 the Whittier Bank was founded and housed in a small room, 15'x30', on the southwest corner of Philadelphia and Greenleaf. O. M. Souden, the first president, resigned in 1904 and J. Allen Osmun was named president and served until 1918. In 1905 the bank received its charter as the Whittier National Bank. In 1906 it purchased 80'x140' on the north-east corner of Philadelphia and Greenleaf for the unheard of price of \$35,000. The three story building erected on this property was used until the present structure was built in 1932. At the time the bank was sold to the California Bank in 1950, two of the directors, Dr. Herbert Tebbetts and Orville G. Espolt, were sons of the men who had served as directors for many years and John Reed was the third generation Reed to serve as a director. The bank is now known as the United California Bank.

In March of 1920, Whittier's Mutual Building and Loan Association, now



known as Quaker City Federal Savings and Loan Association was established in a small office at 110 E. Philadelphia. This was the first such financial institution devoted exclusively to encouraging thrift and making home loans. At the end of the first year, the young association had assets of about \$200,000 and continued growing even through the depression years. In 1929 the association moved to 135 So. Greenleaf and in 1938 a Federal charter was granted in the name of Quaker City Federal Savings. The present home of Quaker City Federal was erected at 7021 So. Greenleaf in 1965.

The strength and steady growth of our financial institutions reflect the solid base of Whittier's economic development. As the town grew, men of vision pooled their resources in order to offer the people of Whittier important financial services and to make funds available for new homes and businesses.



*First National Bank succeeded the Bank of Whittier (circa 1900).*



*Bank of Whittier (circa 1895).*



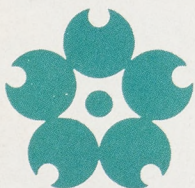
*Whittier National Bank is today known as United California Bank (circa 1905).*



*Whittier Savings Bank (circa 1913).*



# Expo 70



Travel is big this year! Travel is fantastic and exciting and new this year! The world feels young again . . . ready to pack a few things and take off to Osaka, Japan, host to Expo '70 . . . the largest World's Exposition ever and the first in Asia.

There have been fairs and fairs . . . but Expo '70 promises to be one of the most extraordinary in the world. The theme is "Progress and Harmony for Mankind" and nearly 80 nations will be represented. The flavor is international but everywhere there is the incredible beauty and gentle charm of Japan. The national flower, the cherry blossom, will symbolize the five major continents joined in



Photo courtesy of Japan Air Lines









## **Q-Talk**

By

*Quaker City*

President of Quaker  
City Federal Savings

### **WHO CARES IF MONEY IS TIGHT?**

**You do . . .** if you live in one of the Whittier area's fine communities and want the very best out of life in this exceptionally beautiful living environment.

**You do . . .** if you're a plumber, architect, painter, carpenter, contractor, developer, farmer, welder, mechanic, realtor, doctor, merchant, taxi driver, nurseryman.

**You do . . .** if you sell appliances, furniture, groceries, clothing, carpeting, drapes, books, stationery, hardware.

**You do . . .** in other words, if you're anyone who earns his living in the Whittier area.

**You do . . .** if you're a citizen concerned about sub-standard neighborhoods, schools, libraries, the quality of your environment, highways, pollution.

**You do . . .** if you want to own your home or rent a house or an apartment.

**And WE DO . . .** because tight money hits first, hardest and longest at the housing industry. Over 60 percent of the money needed for new homes comes from savings and loan associations. Right now, Quaker City Federal and all other savings and loan associations in the Whittier area are short of funds to lend for housing. Only about half the total demand is being met. Does that tell you something . . . you people who make, sell or do things needed for homes?

We think you care about tight money. See us at Quaker City Federal and open and add to your savings account regularly. Help loosen tight money. It's a way of helping yourself too . . . daily interest that's compounded daily at the highest legal rates, and insured safe. Savings deposited with Quaker City Federal stay put in the Whittier area . . . where they make jobs. It's called "self-help".



harmony and progress. And many travelers will take the opportunity of making an Expo serve as a world wide tour on their way to and from Japan. The site is some 815 acres, located in Senri Hills . . . just outside Osaka, about 320 miles south of Tokyo and connected to Tokyo by the famous high speed express train, as well as by super highway and air. About 20 miles away from the Senri Hills are the ancient cities of Kyoto and Nara. Kyoto has been called the "treasure house of Japanese art" and is the most frequently visited city by Japanese and foreign visitors alike. Here are the famous Yasaka Shrine, the Kiyomizu Temple, the Silver and Gold Pavilions, and the Chion-Temple with its enormous bell. A super highway connecting the four big cities of Kobe, Osaka, Kyoto, and Nagoya runs on the east side of the Senri Hills.

The Hills has become a fantastic assortment of spheres and towers, cones and spires and cubes that hang and jut and soar and squat, suggesting a city of tomorrow. Moving sidewalks, completely enclosed in an oversized air-conditioned glass tube, travel at one mile an hour and will provide a continuing view of the fair. And what a view it is! The huge "sky hook", 12 stories high from which is suspended a 200 ton disk 160 feet in diameter and built by Australia, is considered the most imaginative structure. Whereas the elliptical U. S. pavilion, topped by a translucent bubble supported by forced air, awaits the lines of people who want to see what the Astronauts brought back and perhaps even touch

a piece of the moon themselves!

The exposition's Symbol Area has been designed to enable people from all over the world to enjoy friendly associations together without any barriers. The southern section of the Symbol Area includes a shopping center with rows of world-famous stores of various countries and gourmet delights gathered from far-away places.

Expo land is a vast playground . . . divided into six sections including the Plaza of Wind and Water, a place of illusion and fantasy.

Hundreds of the world's art treasures will be exhibited at the Expo Museum of Fine Art. Various popular entertainment will be featured at Expo Hall with a Floating Stage and a huge amphitheatre offering concerts, dramas and musicals.

Those of you who plan to attend must be aware of accommodations because there are always problems whenever there is a major event of the size, scope and appeal of Expo '70. Many fair-goers will stay in unusual Japanese inns or with Japanese families . . . and what a lovely way to visit. In addition there are a number of Western style hotels all within an hour's distance from the Expo. However, at this late date the only way to be sure of getting accommodations is with a group tour.

It's the dream of a lifetime . . . a vacation to the World via Osaka, Japan and Expo '70. If you are unable to make this your "big vacation" year, now is the time to make your plans and start saving your money for a future trip to some of the world's exciting places.





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